

WHAT IS CLAIMED IS:

1 1. A computer-implemented method for renewing a benefit product, said
2 method comprising:
3 providing a carrier with a renewal request for a current benefit plan, wherein
4 said current plan includes current plan information;
5 responding to a broker by providing a renewed plan;
6 saving said renewed plan by said broker in a system database, thereby
7 archiving said current plan and renewing said benefit product.

1 2. The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said current plan information has at least one member of the group
3 consisting of a benefit summary, a specific plan information, an eligibility rule, a rate and a
4 message.

1 3. The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said renewed plan has at least one member of the group consisting of an
3 updated plan information, an updated rate information, or no changes at all, to the current
4 plan.

1 4. The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said renewal request is generated by said broker.

1 5. The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said renewal request is generated by a system.

1 6. The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said renewal request comprises an e-mail message to a carrier containing a
3 URL leading to a renewal request summary for a client.

1 7. The computer-implemented method for renewing a benefit product of
2 claim 4, wherein said renewal request comprises plans selected by said broker, a due date, a
3 carrier instruction and a file attachment.

1 8. The computer-implemented method for renewing a benefit product of
2 claim 5, wherein said renewal request comprises all current plans up for renewal.

1 **9.** The computer-implemented method for renewing a benefit product of
2 claim 6, wherein said renewal request summary comprises a census and attachment for said
3 client.

1 **10.** The computer-implemented method for renewing a benefit product of
2 claim 6, wherein said renewal request summary comprises at least one member of the group
3 consisting of a current benefit summary, plan information, rate information and a carrier
4 instruction.

1 **11.** The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said renewed plan provides a change in rate of said benefit product.

1 **12.** The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said renewed plan provides a change in benefit summary and plan
3 information of said benefit product.

1 **13.** The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said carrier and said broker negotiate said renewed plan.

1 **14.** The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said benefit product is selected from the group consisting of medical
3 insurance, dental insurance, vision insurance, life insurance, std insurance, LTD insurance,
4 death benefits, term life insurance, workers compensation, a section 125 plan, a stop loss
5 plan, whole life insurance, variable life insurance, annuities, mutual funds, IRA, travel
6 accident and accidental death and dismemberment, employee assistance programs, individual
7 homeowner's insurance, renter's insurance, auto insurance, umbrella liability insurance,
8 health insurance, non-qualified retirement plans, and 401(k) plan.

1 **15.** The computer-implemented method for renewing a benefit product of
2 claim 4, wherein said renewal request is tracked by said broker prior to sending to said
3 carrier.

1 **16.** A system for renewing a benefit product, said system comprising:
2 a renewal module for sending a carrier a renewal request having a current plan
3 having plan information, wherein said carrier renews said current plan by updating said plan
4 information to generate a renewed plan accessible by a broker; and

5 a system database coupled to said renewal module for closing said renewal
6 request, making effective said renewed plan and archiving said current plan.

1 17. The system for renewing a benefit product of claim 16, wherein said
2 archiving of said current plan is 30 days after said renewed plan is effective.

1 18. The system for renewing a benefit product of claim 16, wherein said
2 current plan comprises a benefit summary, plan information, eligibility rules, rates and
3 messages.

1 19. The system for renewing a benefit product of claim 16, wherein said
2 renewal request is generated by a broker.

1 20. The system for renewing a benefit product of claim 16, wherein said
2 renewal request is generated by said system.

1 21. The system for renewing a benefit product of claim 16, wherein said
2 renewal request comprises an e-mail message to a carrier containing a URL leading to a
3 renewal request summary for a client.

1 22. The system for renewing a benefit product of claim 16, wherein said
2 carrier and said broker negotiate said renewed plan.

1 23. The system for renewing a benefit product of claim 16, wherein said
2 benefit product is selected from the group consisting of medical insurance, dental insurance,
3 vision insurance, life insurance, std insurance, LTD insurance, death benefits, term life
4 insurance, workers compensation, a section 125 plan, a stop loss plan, whole life insurance,
5 variable life insurance, annuities, mutual funds, IRA, travel accident and accidental death and
6 dismemberment, employee assistance programs, individual homeowner's insurance, renter's
7 insurance, auto insurance, umbrella liability insurance, health insurance, non-qualified
8 retirement plans, and 401(k) plan.